

MASSACHUSETTS PLOUGHMAN

SATURDAY MORNING, JULY 10, 1847.

William Backmaster, Editor.

THE CREDIT SYSTEM.

Most of our readers we trust will agree with us that the system, or rather the lack of system, which is now practiced, of giving such unlimited credit for goods sold, is injurious to the purchaser as well as to the vendor. Purchasers on credit must always pay more, if they pay at all, than purchasers for cash. The vendor who understands his business always charges enough to his customers to make himself whole for the loss of bad debts, otherwise he could not afford to sell on trust.

Purchasers for cash suffer when they deal at stores and shops where long credits are given unless two prices are established by the vendor of goods. And when various prices are asked description must be practiced, for people who obtain long credits are unwilling to pay enough more to make the vendor whole—and they will not do it when they are wise enough to see that a wide difference must be made when justice is aimed at. None are benefited by the credit system but people who never intend to pay; and the advantage to them is not durable; they are found out.

What is the story uniformly told, and generally believed, by those who become bankrupts?—They plead that others have failed to pay them and therefore they pay for it. They claim the benefit of a reputation law, which our legislators are experimenting upon, and which the people bear because nothing better has been tried.

People who sell nothing on credit succeed much better than others. Is this doubted? Do any ask who they are who give no credit? Look through the city and you will find many. The keepers of good public houses have never been in the practice of making book charges of their goods, wares, and attendance on travelers. And no class of dealers in this city has succeeded so surely—with so few exceptions—as the keepers of public houses.

And yet this is the case which is obliged and compelled by law to deal with all manner of strangers. Hence it is that the cash system has been established at such places. Why should not be the case at stores and shops? When once established it would be as easy to pay down as in three months or three years; for the reason why people who intend to pay want delay is, that other demand delay of them.

If the present system of credits and repudiation continues there is some danger that we may have a majority in this State who feel interested to oppose any change in our insolvent system; and we may gain as much reputation as the legislators of some of our western States have gained, whom we now look upon as swindlers.

We have now carried the credit system so far that it is time to check it. We ought not to give such facilities to speculators to trade entirely at the risk of others. A man ought to have some property of his own before he sets up for himself. The public good demands this—honesty demands it. And it ought to be extended to light matters—no every day occurrence,—to go through a mock ceremony in Court to enable a debtor to say he has paid according to law, when he has not paid three per cent. on the amount of his indebtedness.

There is a prevailing disposition among the people to make a marked distinction between the honest debtor, and the fraudulent debtor. This cannot always be done; but an approximation to such a desirable issue may be feasible. We can easily make an exception in certain cases. We would not exempt from attachment and execution a red of hand of any debtor who had been convicted of obtaining goods under false pretences, and this will be no small number at our present rate of progress.

THE MARKETS. The best kinds of lump butter command better prices than during last week. Many farmers have now turned their attention to cheese, which will be made through July and August.

Old vegetables are now mostly gone. New caulns, beets, turnips, and cabbages are plenty. Peas, blueberries, and currants are in market.—For prices, see price current.

New potatoes are sold at 50 cents a peck. Hay is low enough.

POOR MAN'S LAW.—A correspondent informs the editor of the Tribune that the legislature of Connecticut, at its recent session, passed a law to exempt from attachment for debt the poor man's homestead, to the value of \$300.

We were not aware that Connecticut had agitated this subject; and now we have no direct or positive information in relation to it. But we feel confident that the time is coming when a debtor may be permitted to retain and hold a little patch to live on, something more than six acres of land, which the law now allows him after his decease.

WE KNOW not precisely how much ought to be charged for bringing a barrel of flour from New York to Boston—but we think it would be brought, previous to modern improvements, for less than two dollars per barrel. As all the Genesee flour in New York passes through Albany one would suppose that Boston need not pay more than half the cost of a barrel to bring it here from Albany direct.

We rejoice that the time approaches when the price of flour will be nearer to the sum which the producer receives than it has been for months past.

THE PRESIDENT OF THE UNITED STATES passed through Boston on Monday afternoon, on his way back to Washington. He took the cars to Fall River, and then the Steamer Bay State, which conveyed him and suite to New York, where he arrived early on Tuesday morning.

He was at Augusta, the Capital of Maine, on Saturday last.

THE LOWELL COURIER and Journal has been sold by the proprietor, Wm. Scholer, to James Atkinson, formerly proprietor of the Herald of the Times, in Newport, R. I. Mr. Scholer is now the principal editor of the Atlas. He brings more talent to that paper than it has been used to for a long while.

THE RED JACKET Hook and Ladder Company, from Troy, has been on a visit to Boston. It departed on Tuesday, having made a favorable impression here, and having been well entertained by the fire companies of this city.

MR. MICHAEL of Framingham, has our thanks for a box of very fine strawberries. Our readers ought to know that such elegant and innocent luxuries as strawberries may be raised in any of their gardens.

THE PROVIDENCE JOURNAL says that a young man, named William, who had been recently married to a second wife.

SUDDEN DEATH. Willard Sayles, Esq. of the firm of Sayles, Merriam & Co., died suddenly on Wednesday night. It is said there was a rupture of a blood vessel in the head.

CELEBRATION OF INDEPENDENCE.

Boston was thronged on Monday with visitors from every quarter. The modern facilities for travel induced greater numbers each year to visit the great metropolis of New England—see what is to be seen, and hear what is to be heard.

The city procession was large; it was formed at eleven, and proceeded from the City Hall to the Tremont Temple. Rev. Mr. Adams was the Chaplain of the day, and the oration was delivered by Hon. Thomas G. Cary. He treated of Slavery and the Mexican war.

The procession was again formed and marched to Faneuil Hall, escorted by companies of the Light Infantry regiment. Fourteen long tables, we think we counted, were full of guests and of eatables. After the usual remarks of the season were disposed of, ice cream and strawberries in great abundance were served, and were well received. Lemonade was the drink of the tables. Mayor Quincy presided in his usual happy manner, and the toasts were well received, though it is certain that all the guests could not hear them.—The Toastmaster should have been placed nearer the centre of the Hall.

In the evening vast numbers visited the common to see if powder could not be better used than with ball and bomb shells. No one was shot there, and we hear that some of the multitude were dissatisfied with that exhibition.

THIRD PRESBYTERY OF NEW YORK—RESOLUTIONS IN REGARD TO WAR. The Third Presbytery of New York at a meeting held some weeks since, adopted six resolutions in regard to the Mexican War. These Resolutions, which are couched in temperate language,—maintain that War, unless in self-defence, is against the principles of the word of God and the law of humanity;—that War for the sake of conquest or territorial advantage is utterly unjustifiable; that it depraves the public conscience, leading us to forget or conceal its horrors, through what is called the glory of our arms; that the enormous sacrifice of innocent life, and the various wrongs and miseries of the Mexican War are to be viewed with mourning and horror, and demand of us by every consideration of humanity, justice and duty, to endeavor to arrest its progress, and bring it to an immediate end.

Two weeks ago we published a communication, from an anonymous writer on the subject of widening the streets in Boston. On reading his article in print we think we misapprehended the plan of the writer.—He would use the lower corners of stores for sidewalks (not the cellars) and leave all the upper rooms to be occupied as usual. We think some of the streets might be widened, at much less cost to the city, than by removing the entire buildings. The only objection we can anticipate is that such a widening would not admit air so freely as if the buildings should be removed.

In the city of Portugal the houses project over into the streets so far as to darken them too much for the sun.

THE CONTINUANCE of good weather is rather annoying to the wholesale holders of grain. Bread will be plenty again if Providence does not otherwise determine.

The growers of corn have now as much confidence as in any season that good harvests will be gathered; and the weather has not been unduly dry and sultry as to injure the small grains. Europe too, in all of hope, and though very dry and scarce of rain are still told, the public are rather suspicious as to their origin.

THE SEVERAL railway companies have been reaping a great harvest this week. We learn that on the Fitchburg road very many cars were run through on Monday without accident, and the passengers who left in the evening by this single route are estimated at 5,000.

From some cause or other the fire-works on the Common did not give quite so good satisfaction as usual.

THE PRESIDENT and the Attorney General, Clifford, arrived in Washington on Wednesday.

NEW PUBLICATIONS.—The "Song of the Well," is the title of a discourse preached by Rev. Nehemiah Adams to the Essex street congregation, on the "expected supply of water in Boston." It is published by W. D. Ticknor & Co., in a pamphlet of 15 pages. The text is in Numbers, xii, 17.

REDDING & CO. State street, have received the Farmers' Library and Monthly Journal of Agriculture, edited by J. S. Skinner, Esq. This is the first number of the 3d volume.

ENGLISH MAIL STEAM SERVICE at New Orleans.—The Royal Mail Company has received an official communication from the Board of Admiralty, that their lordships had approved of the route ensuring a monthly communication in future with New Orleans. The ship will touch at the new harbor of Cuba, and will point a railway is now nearly completed from the city of New Orleans.

THE CROPS ON THE CAPE. At no time without in our recollection have the indications of an abundant harvest been more promising than at the present time. The crop of English grass is abundant. Corn is backward, but looks healthy and vigorous. More land than usual is planted, and of July and August warm months, nearly enough will be raised in the county to supply the demand for consumption.

DOWNED. The Calais (Me.) Journal says, four persons were drowned out of a boat, on Tuesday evening last, while crossing from St. Andrews to Macarthur. There were five persons in the boat, three men and two women, when she was upset, and only one man was saved. One of the men was intoxicated, and was endeavoring to get up, lurching, and upset the boat.

Letters have been received in Boston from Mexico, announcing the death of 1st Lt. Ellis B. Green, of Company F, Massachusetts Regiment. His death, which was caused by the loss of a bullet, took place on the 4th ult., and is the first which has occurred among the commissioned officers of the Regiment. [Boston Transcript.]

INCENDIARISM. The house No. 42 Boylston street, occupied by Rev. Matthew Hale Smith, and owned in part by Mr. Benjamin Wheeler, was set on fire in a back room during the absence of most of the family on Monday. The fire was discovered and extinguished without a general alarm, although the Duke of Devonshire's carriage was in the street at the time, and a considerable number of persons were in the neighborhood.

DECISION AGAINST THE LONG ISLAND RAILROAD. In the matter of the Long Island Railroad Company for damages for the loss of services of his daughter Almira, who was killed through the alleged negligence of the railroad agents, Judge Greenwood, as referee, yesterday rendered a decision in favor of the plaintiff for \$950. [Brooklyn Eagle.]

FEMALE SAILOR. Julia Bickford, a girl twenty years of age, was sent to the House of Correction, by the Police Judge, for three months, upon her own complaint. She stated that she had been on four short voyages to sea, on her father's ship. She had fallen into bad company, and sought the prison as a place of reform.

The editor of the Washington Union says that such a thing as the robbery of the Mexican churches is not even thought of; and yet, in the very next breath, he tells the Mexicans, that, if they do not want their churches robbed, they must make peace the better for them. [Lowville Journal.]

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FOREIGN INTELLIGENCE.

ARRIVAL OF THE CALEDONIA.

The steamship Caledonia arrived here on Sunday morning. Her number of passengers was 110. A correspondent of a Liverpool paper remarks on the arrival of the Britannia, that she has sailed from Boston on the first day of June for the last four years and has arrived at Liverpool on the 13th, establishing for herself a character for regularity equal to the railway mails in England.

The state of the markets was anxiously looked for on the arrival here last Sunday. And we are happy to state that the corn market has declined. Corn and flour are lower. Flour is to 4s 6d per bushel. The European Times gives the following summary:—

The Corn markets throughout the United Kingdom have been in a very fluctuating position since the 4th instant—rising and falling according to the various and conflicting reports of the supplies of foreign countries, the prospects of the growing crops, and the many and unauthenticated rumors of election and the state of the state.

I am decidedly opposed to church rates; and although desirous of repairing the injustice which at our hands has been done to Ireland, I am not less unwilling to consent to any payment of the Roman Catholic population of foreign countries, or among the non-Popery Protestants of our own land. I hold that no person should be taxed to support a form of religion which he does not profess, and a member of the Church of England, but wish that it should be supported out of its own revenues, and not by the money of that numerous and important class of the community who dissent from the Establishment.

I am in favor of shortening the present duration of Parliaments, and the introduction of the doctrine of finality. I think that many are fully entitled to the franchise who are not yet enfranchised. I am in favor of the government of the people, but I beg leave to say that the Roman Catholics ought to have an equal share in its benefits. &c.

COL. BENTON'S LETTER. Mr. Benton having been invited by the St. Louis delegation to attend the Chicago convention, has addressed a letter to the delegation, in which he gives his opinions upon the great western question, and to particularize one further object, there can be no constitutional difference between the harbor of St. Louis and that of New York. A bill for appropriations towards strictly national objects, such as the improvement of the Mississippi river, and to particularize one further object, there can be no constitutional difference between the harbor of St. Louis and that of New York.

FROM THE WEST INDIES. The Bermudian of the 26th, a copy of which has been received in New York, furnishes the following intelligence:—

The royal mail steamer Medway arrived on Wednesday from St. Thomas, with upwards of one hundred passengers. We received our customary file of West Indian papers by the steamer.

In Jamaica it is estimated that the crop of sugar is 100,000 hogsheads, and that of rum, in a backward state, owing to the present inadequacy of available labor there.

Tinidad counts upon a crop of 30,000 hogsheads sugar, which, according to one of the best authorities, exceeds any yield in the "palm" days of slavery.

The quantity of sugar shipped from Barbadoes up to the 1st inst., amounted to 21,632 hogsheads. The Barbadoes market is abundantly supplied with American sugar, of which, at the last dates (June 7) was selling at \$9 a barrel.

SMALL STEAMERS. Capt. Hiram F. Frisbie has taken from the Old Village Railroad Depot, containing \$30. Henry B. Rissell has his on the Common, contents \$7. At the Boston and Maine Depot, a gentleman lost his watch worth \$100. A box containing \$30 in specie was stolen from the store of J. B. Rissell, Sons, 15 Elm street. A value was taken from the National Hotel. Schooner Odeon was robbed of \$210 in Bank bills, belonging to the master, Capt. Key. A quantity of clothing was stolen from the store of J. B. Rissell, Sons, 15 Elm street. A value was taken from the National Hotel. Schooner Odeon was robbed of \$210 in Bank bills, belonging to the master, Capt. Key. A quantity of clothing was stolen from the store of J. B. Rissell, Sons, 15 Elm street.

MUTINY. The London Shipping Gazette gives the following account of a mutiny on board a Boston ship:—On Wednesday, (June 2) ship American, Boston, Williams, from Liverpool for Cape, put into Cove, when the sailors, who had been engaged on information against ten of his crew for assault, and they were immediately arrested. It appeared that the crew got advance notes for two months, amounting to 104 lbs each, which they cashed in Liverpool, and when two days after they seized the master and tied him down, and the first mate having interfered, they tied him. Their object was to quit the ship at the next port, and to go to the United States, where they intended to make a fortune. Captain Williams having pledged his word to run into Cove, they liberated him and the mate. They were tried for the assault by the magistrate at Cove, were found guilty, and were lodged in the county jail that evening.

THE CALEDONIA'S NEWS IN PHILADELPHIA. A letter from Philadelphia to the New York Tribune, dated the 4th, says:—We have little news to-day save the foreign arrival, whose advice will scatter consternation among the speculators to-morrow. It seems to be now definitely settled that the bubble was burst, and that the highest capacity some weeks ago, and that it is now irretrievably collapsed. The advice to-day received are the last scene in the farce, and the "situation" of the principal characters is a sad one. The bubble was burst, and that it is now irretrievably collapsed. The advice to-day received are the last scene in the farce, and the "situation" of the principal characters is a sad one.

SINGULAR ESCAPE. On Friday afternoon, July 24, at 7 o'clock cars from Boston on the Fitchburg Railroad, were passing between Porter's Tavern and Newburyville, the entire train of passenger and baggage cars ran over two men who were on the track. The train immediately stopped, and to the surprise of every one, the men both got up and walked away, apparently uninjured, except a slight bruise on the shoulders of one of them. [Post.]

THE CONVICTS who were supposed to have escaped from the State Prison on Tuesday, were discovered in the Prison yard on Wednesday night, and were secured by the watch. They had concealed themselves in the chimney, where they remained for several hours, and then escaped to the roof and descended by ropes to the outer yard.

ACCIDENT. A lad ten years of age, son of Albert Remington, of this city, had both hands badly injured by the explosion of a flask of powder belonging to his father, and left with his reach while the family were at church on Sunday, the 4th of July. The thumb and little finger were taken off by the explosion.

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RAILROAD ACCIDENT.

On Monday afternoon, a carriage belonging to a citizen, containing eight persons, upon a pleasure excursion, was approaching the Mill Lane crossing of the Boston and Worcester Railroad a locomotive and tank which had been to the Brighton watering station, were in sight. The man who is stationed at the crossing, to warn vehicles of the approach of the cars, immediately came out, and with his flag motioned to the driver to come no nearer. Of this the driver took no heed, but applied the whip to his horses, who started rapidly forward toward the track. The harness of the flag was then applied by the keeper to the faces of the horses, with a view of keeping them back, but the whip of the driver still urged them forward. The keeper then took to the side of the road, and decried to avert a collision; but seeing that it was inevitable, he jumped back, barely in time to save his own life. The locomotive struck the horses and killed them both instantly. The carriage was thrown by the shock, and shattered almost to pieces. Of the persons in the carriage, a boy named Daniel Murphy, 10 years old, was so seriously injured about the chest and neck, as to be unable to move, and he could not be moved from the city, though he could not live. He was, however, alive this morning. An Englishman, named John Kyte, had his left arm badly shattered by the blow downwards, his nose split off, and his face so badly lacerated, that there are fears of a fatal result. The driver (a temporary one) whose name is King, was seriously though not fatally injured. A man named James Conner, and his son, a considerably injured, were three other men in the carriage, who escaped with a few slight bruises, and a little girl, who was unhurt.

A man named Wiley, belonging to East-Boston, was riding in a state of insolation yesterday, laid down with his arm across the track of the Eastern Railroad, in the vicinity of Ipswich. His arm was severed by the cars passing over it. He was taken to the hospital and placed under the care of a physician.

Last night, a man, somewhat intoxicated, started from Braintree, to walk to Randolph. When the train from the fireworks came along, he was struck by the rear of the train, and the engineers could not be stopped, and a portion of the train passed over him, cutting the head from the body, and of course killing him instantly.

His name was John, he was a carpenter, and lived in South Braintree. After the fireworks, the Lowell Railroad Company were preparing their cars to receive passengers, a lady about sixty years of age and weighing over 400 pounds, who had walked from the depot to Cambridge, missed her footing and fell from the railroad bridge to the wharf, a distance of five to ten feet. When taken up, it was found that her head and neck were badly fractured, and she died in a few minutes.

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